Case 18-22090 Doc 1 Filed 08/06/18 Entered 08/06/18 16:36:55 Desc Main Document Page 1 of 10 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

United States Bankruptcy Court for the:

Northern District of Illinois

Case number (# known):

Chapter you are filing under:

Chapter 7

Chapter 11

Chapter 12

Chapter 13

AUG 0.6 2018

JEFFREY P. ALLSTEADT, CLERK
INTAKE 1

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
1. Your full name	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Write the name that is on you government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	First name Alexan Ala Middle name Alexan Ala Last name Suffix (Sr., Jr., II, (II))	First name Middle name Last name Suffix (Sr., Jr., II, III)
2. All other names you have used in the last 8 years Include your married or maiden names.	First name Middle name Last name First name Middle name Last name	First name Middle name Last name First name Middle name
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx - xx - 0 5 4 5 or 9 xx - xx -	xxx - xx - OR 9xx - xx

Case 18-22090 Doc 1 Filed 08/06/18 Entered 08/06/18 16:36:55 Desc Main Page 2 of 10 Document

Debtor 1 Yasmine First Name Middle I	Hexandra Tarazona	Case number (if known)
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	About Debtor 1: I have not used any business names or EINs. WXE Care & Wellnes S Business name Business name H 1 - H Le I I 3 2 3 EIN	About Debtor 2 (Spouse Only In a Joint Case): I i have not used any business names or EINs. Business name Business name
5. Where you live	2125 W. 70th Place Number Street Chicago IL 40434 City State ZIP Code County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code	If Debtor 2 lives at a different address: Number Street City State ZiP Code County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number Street P.O. Box City State ZIP Code
s. Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)

Case 18-22090 Doc 1 Filed 08/06/18 Entered 08/06/18 16:36:55 Desc Main Page 3 of 10 Document

Debtor 1 Yasmine Middle	_ Ale	XANAra Last Name	a Taraz	Zona	Case number	(if known)
Part 2: Tell the Court Ab	out You	r Bankrupto	y Case			
7. The chapter of the Bankruptcy Code you are choosing to file under	⊠(ci □ ci □ ci	cone. (For a binkruptcy (Formal) napter 7 napter 11 napter 12 napter 13	orief description o m 2010)). Also, g	of each, see <i>No</i>	otice Required by page 1 and check	11 U.S.C. § 342(b) for Individuals Filing at the appropriate box.
8. How you will pay the fee	you sull with Apple By less pay	purself, you momitting your that a pre-print peed to pay to plication for law, a judge to the fee in interest that a the fee in interest the fee in interest the fee in interest the fee in interest that a fee in interest the fee in interest that a fee intere	riore details abinay pay with car r payment on you ied address. The fee in insta Individuals to F The payment of the payment of the official postallments). If you	out how you a sh, cashier's our behalf, you liments. If you cay The Filing red (You may t required to, poverty line the	may pay. Typica check, or mone our attorney may but choose this of a Fee in Installm waive your fee, lat applies to your seconds option, your price option and price	heck with the clerk's office in your ally, if you are paying the fee y order. If your attorney is y pay with a credit card or check option, sign and attach the ents (Official Form 103A). Intion only if you are filing for Chapter 7, and may do so only if your income is our family size and you are unable to nust fill out the Application to Have the exit with your petition.
. Have you filed for bankruptcy within the last 8 years?	∭ No			renew Palifering Street, Washington, Springer,	MM / DD / YYYY	Case number Case number
o. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	⊠ No □ Yes.	District	Market	When		Relationship to you Case number, if known Relationship to you Case number, if known
. Do you rent your residence?	No. Yes.	No. Go to	dlord obtained an	ent About an E	nent against you?	Against You (Form 101A) and file it as

Case 18-22090 Doc 1 Filed 08/06/18 Entered 08/06/18 16:36:55 Desc Main Document Page 4 of 10

. Are you a sole proprieto	. ⊠No	o. Go to Part 4.				
of any full- or part-time business?		s. Name and location of b	Vicinace			
A sole proprietorship is a		and todayou of a	,usii less			
business you operate as an individual, and is not a		Name of business, if any				
separate legal entity such as a corporation, partnership, or						
LLC.		Number Street	······································	4.4.		
If you have more than one sole proprietorship, use a						
separate sheet and attach it to this petition.						
		City		State	ZiP Code	
		Check the appropriate t	hox to describe ur	ur businasa		
		☐ Health Care Busine				
		☐ Single Asset Real E				
		☐ Stockbroker (as defi			-,,	
		☐ Commodity Broker (
		None of the above				
For a definition of <i>small</i> business debtor, see I1 U.S.C. § 101(51D).	□ No.	I am not filing under Chapter the Bankruptcy Code. I am filing under Chapter Bankruptcy Code	11, but I am NO			
		Bankruptcy Code			ocording to the	deminion in the
4 Report if You Own o	or Have	Any Hazardous Prope	erty or Any Pro	perty That Needs	Immediate	Attention
o you own or have any	₩					
property that poses or is	No Yes.	10 flood (o. dl 1				
lleged to pose a threat filmminent and	₩ Yes.	What is the hazard?				
lentifiable hazard to ublic health or safety?						
r do you own any						
roperty that needs nmediate attention?		If immediate attention is	needed, why is it	needed?		
r example, do you own			, , 1			
rishable goods, or livestock at must be fed, or a building						
at needs urgent repairs?						
		Where is the property?	Number Str			
				eet		
			GII			
		-	Odi			
		-	Dity			

Case 18-22090 Doc 1 Filed 08/06/18 Entered 08/06/18 16:36:55 Desc Main Page 5 of 10 Document

Debtor 1	- V (L)	ne.	Alexar	101 1 0 1	Tarazona	a
	First Name	Middle Name		Mana		

Case number (# known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

	OL		

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before ! filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before ! filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15

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incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-22090 Doc 1 Filed 08/06/18 Entered 08/06/18 16:36:55 Desc Main Document Page 6 of 10

Debtor 1 Yasmine Alexandra Tarazona Case number (if known)______

Part 6: Answer These Q	uestions for Reporting Purp	voses				
16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." □ No. Go to line 16b. □ Yes. Go to line 17.					
	16b. Are your debts prim money for a business or	narily business debts? Business debts investment or through the operation of the	s are debts that you incurred to obtain a business or investment.			
Parties a suspense	☐ No. Go to line 16c. ☐ Yes. Go to line 17.					
to reconstructive pulsaness	16c. State the type of debts y	rou owe that are not consumer debts or bu	siness debts.			
17. Are you filing under Chapter 7?	☐ No. I am not filing under	Chapter 7. Go to line 18.	Andrews and the state of the st			
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution	⋈ No	pter 7. Do you estimate that after any exer ses are paid that funds will be available to	mpt property is excluded and distribute to unsecured creditors?			
to unsecured creditors? 18. How many creditors do	× 1-49					
you estimate that you owe?	□ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000			
19. How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
For you	I have examined this petition, a correct.	nd I declare under penalty of perjury that I	he information provided is true and			
	If I have chosen to file under Ch	napter 7, I am aware that I may proceed, if I understand the relief available under eac	eligible, under Chapter 7, 11,12, or 13 th chapter, and I choose to proceed			
	If no attorney represents me an this document, I have obtained	d I did not pay or agree to pay someone wand read the notice required by 11 U.S.C.	tho is not an attorney to help me fill out § 342(b).			
	request relief in accordance wi	ith the chapter of title 11, United States Co	de, specified in this petition.			
	I understand making a false state with a bankruptcy case can result U.S.C. §§ 152, 1341, 1519, a	tement, concealing property, or obtaining r ult in fines up to \$250,000, or imprisonmen and 3571.	money or property by fraud in connection t for up to 20 years, or both.			
	* Up BCZ	*				
	Signature of Debtor 1 Executed on	Signature 2018 Executed of	of Debtor 2			
	MM / DD / Y	YYYY	MM / DD /YYYY			

Case 18-22090 Doc 1 Filed 08/06/18 Entered 08/06/18 16:36:55 Desc Main Document Page 7 of 10

For your attorney, if you are represented by one	I, the attorney for the debtor(s) named in this pet to proceed under Chapter 7, 11, 12, or 13 of title available under each chapter for which the perso the notice required by 11 U.S.C. § 342(b) and, in knowledge after an inquire that the information is	11, United States Code, a	nd hav	e ex	debto	d the relief
If you are not represented by an attorney, you do not need to file this page.	knowledge after an inquiry that the information in	the schedules filed with the	e petition is incorrect.			
	Signature of Attorney for Debtor		ММ	1	DD	/YYYY
	Printed name				····	
	Firm name					
	Number Street					
	City	State	ZIP Co	xde		
	Contact phone	Email address				
	Bar number	State				

Case 18-22090 Doc 1 Filed 08/06/18 Entered 08/06/18 16:36:55 Desc Main Document Page 8 of 10

Debtor 1 YOSWINE First Name Middle Nam	Alexandra tarazona case number (it known)					
For you if you are filing this bankruptcy without an attorney If you are represented by	The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.					
an attorney, you do not need to file this page.	To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.					
	You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.					
	If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.					
	Are you aware that filing for bankruptcy is a serious action with long-term financial and legal					
	consequences?					
	Yes					
	Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?					
	∑ Yes					
	Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms? No Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
	By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may pause me to lose my rights or property if I do not properly handle the case.					
1	× Must very					
	Signature of Debtor 2 Date Signature of Debtor 2 Date					
	MM / DD / YYYY MM / DD / YYYY Contact phone 3/2 · 802 · 0447					
	Contact phone					
	Cell prione					
	Email address Yasmine Caw Caw Land Low					

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:)	
)	
Debtor (s) Yasmine A	Case I Case I Chapte Chapte Chapte Chapte	

List of Creditors

Well's Fargo Dealer Services ACC+# 5016 ATTN: Bankrutces PO BOX 17900 Dept Denver, CO. 80217-0900	Little company of Mary Merchant's credit guide co AHN! Bankruptcy Dept 223 W Jackson BIVG # 700 Chicago, IL 60606	Acet:
Verizon Acct # 000 AHN: Correspondent P.O. BOX 408 Newark, NJ UHOI-0408	Capital One AHN: Bankrupty Dept. P.O. BOX 6492 CAROL Stream, IL 60197-6492 ACCT #5283	
CHOISE BANK ACC #7270 201 NOVEM WAINUT Street ATTN: MARK PASCALL MailStop De 1-1406 Wilmington, DE. 19801-2920	People's GIAS LIONT and Colle Company 200 & Randofph St MCago, IL 60601 ACC # 7001	
AT ST Acct # 2729 Bankruptcy Department P.O. BOX TIES Arlington TX 76004	SO Well Dental Associates ACHT 19714 1122 N. Clark Street CNICAGO, IL LEOLEID	
Commonwealth Edison Co 3 Uncoln Attn: BanknucteySection OAK Brook Ferrace, 1L 60602 ACC+ #5014	n Advolate Medical Group 165 Colfection Services AHN! Bankruptay Dept Po Box 1010 Tintey Park, 11 60477-9110 Acct #2392	

Debtor 1

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·	Victorials Secret UD Portfolio Recwery Associate PO BOX 12914 NOTFOLK, VA. 23541-1223 Acct #8500	es Wells Fargo Deater Ser Attn: Banknupty Depi P.O. BOX ILEAT WINTERVILL NC, 28590 acct #-51938	e
	Brinks Home Security Acct # 84165 Bankruptey Dept. Palatine, IL 60055-8628	American Express AHTN: Bankruptcy Depot P.O. BOX 981537 E1 Paso, TX 79998 ALCH # 2050	
	Mer one do wemnuty Banknuptcy Dept. Po Box 182125 Columbus, OH 43218-2125	US Bank- AHN: Bankruptey Depor PO BOX 108 Saint Louis, MO 63166 ACC+ # 2135	
cet# Bully	Fireston Complete Auto Care C/O credit First NA ATTN: Bankruptcy Dept P:O BOX 81315 Cleveland, OH 44181-0315	St. Joseph Health AHN: Bankruptcy Dept PO. BOX 31001-1952 Pasadena, CA 91110-1952	ACTIT
	ALCOH BILLING CENTER Attn: Bankrutcy Dept Acct # 5404 3429 Regal Pr ALCOM ITN 37701-3265		
	AAA ATN! Bankruptuy Dept. ACC+ #: 2193 3, #7557 PO BOX 6605 Orange, CA 92863		
	Marmount Hospital Clo CBSC Bankruptcy Dept Hect # 3574 1325 N. Main St North Canton, OH 44720		
	NordStrom Bank Debit Card Attn: Bankruptey Dept Acct # 2860 16 McIeland Rd, Saint Cloud, MN 56303		
	RASH CUITIS and Associates AHN: Bankruptus Dept Acct # 506156 190 5: Orchard Ave SteAZOD Vacaville, CA. 9568		
	AND MASHORITORY PURT		